

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Bruce Talbert  
Sherry A Talbert  
Debtor(s)

Case No. 09 B 00505

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2009.
- 2) The plan was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/17/2012, 05/22/2012.
- 5) The case was Completed on 03/21/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$103,523.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,672.01
Less amount refunded to debtor	\$1,272.01

**NET RECEIPTS: \$35,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,404.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,775.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,179.94**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Systems	Unsecured	500.00	NA	NA	0.00	0.00
Archer Heights Credit Union	Unsecured	NA	0.37	0.37	0.21	0.00
Archer Heights Credit Union	Secured	4,370.00	3,677.37	3,677.00	3,677.00	199.11
Chase Bank USA NA	Unsecured	3,355.00	3,355.49	3,355.49	1,886.45	0.00
City of Chicago Department of Finance	Secured	300.00	300.00	300.00	300.00	0.00
City of Chicago Department of Finance	Secured	300.00	300.00	300.00	300.00	0.00
City of Chicago Department of Finance	Secured	300.00	300.00	300.00	300.00	0.00
Dell Financial Services Inc	Unsecured	478.00	478.80	478.80	269.18	0.00
East Bay Funding	Unsecured	NA	5,846.48	5,846.48	3,286.88	0.00
ECast Settlement Corp	Unsecured	1,431.00	1,459.56	1,459.56	820.56	0.00
ECast Settlement Corp	Unsecured	974.00	1,032.67	1,032.67	580.57	0.00
ECast Settlement Corp	Unsecured	5,704.00	4,873.97	4,873.97	2,740.14	0.00
Federal Finance Division CCL	Unsecured	NA	321.11	321.11	180.53	0.00
Federal Finance Division CCL	Unsecured	NA	870.25	870.25	489.25	0.00
Federal Finance Division CCL	Secured	3,446.00	2,754.00	3,100.00	3,100.00	0.00
Federal Finance Division CCL	Secured	7,173.00	5,027.00	6,100.00	6,100.00	0.00
Green Tree Servicing LLC	Secured	90,197.99	87,455.68	87,455.68	0.00	0.00
Green Tree Servicing LLC	Secured	90,197.99	2,007.99	2,007.99	2,007.99	0.00
IBM Lender Business Process Services Inc	Secured	117,044.00	4,466.89	2,175.00	1,947.97	0.00
IBM Lender Business Process Services Inc	Secured	117,044.00	110,581.14	110,581.14	0.00	0.00
Illinois Collection Service	Unsecured	155.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	36,283.00	54,360.67	54,360.67	0.00	0.00
Illinois Student Assistance Commission	Unsecured	1,657.00	1,708.35	1,708.35	960.43	0.00
JP Morgan Chase Bank NA	Secured	47,530.00	44,439.79	44,439.79	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	NA	39,200.19	39,200.19	0.00	0.00
M & T Bank	Secured	220,815.51	221,710.74	221,710.74	0.00	0.00
M & T Bank	Secured	220,815.51	492.51	492.51	492.51	0.00
Nationwide Credit & Collection	Unsecured	122.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,045.00	1,033.93	1,033.93	581.28	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$464,187.35	\$0.00	\$0.00
Mortgage Arrearage	\$4,675.50	\$4,448.47	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$13,777.00	\$13,777.00	\$199.11
<b>TOTAL SECURED:</b>	<b>\$482,639.85</b>	<b>\$18,225.47</b>	<b>\$199.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$114,541.84</b>	<b>\$11,795.48</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,179.94</u>
Disbursements to Creditors	<u>\$30,220.06</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$35,400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2014

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.